

### REMARKS

Claims 2-4 and 10-13 remain in this application. Claims 10 and 11 have been amended, and claims 14-15 were canceled, without prejudice. No new matter has been introduced as a result of the amendments.

Claims 3, 10-12, 14-15 were rejected under 35 U.S.C. § 102(e) as being anticipated by *Pitroda* (US Patent No. 5,884,271). Claims 4 and 13 were rejected under 35 U.S.C. §103(a) as being unpatentable over *Pitroda* (US Patent No. 5,884,271). Claim 2 was rejected under 35 U.S.C. §103(a) as being unpatentable over *Pitroda* (US Patent No. 5,884,271) in view of *Hurta et al.* (US Patent No. 6,317,721). Applicants respectfully traverse this rejection because the cited reference does not disclose or suggest the features of the present invention. Favorable reconsideration is respectfully requested. The Applicant also respectfully requests clarification regarding claims 3 and 13, which were previously rejected under §103(a) (see page 5 of the Office Action of July 14, 2003) but are now being rejected under §102(e) without further explanation.

Amended claims 10 and 11 recite an electronic money terminal for withdrawing money data from an information card. In the present invention, an electronic money terminal operatively reads the utilization-history data when electronic money data is withdrawn from the information card for authorization for withdrawing the money data, wherein the utilization-history data is processed within the electronic money terminal. In this manner, no communication with a centralized data management system or computer is necessary each time the information card is used for withdrawing money data.

As argued previously, the *Pitroda* reference discloses a universal electronic transaction (UET) card which is capable of serving as a number of different cards such as a bank card, identification card, employee card, medical card, etc. The UET card includes storage elements, an input interface, a processor, a display and a communications interface, and is adapted to be interfaced with a communication interface unit (CIU). The CIU is provided with a modem or other suitable means for telecommunicating with remote computers and database facilities for credit verification, card issuing, bill payments, etc. (see col. 10, lines 4-25). In operation, when a user of a UET card wishes to use the card for a transaction, the card is connected to the CIU unit. The CIU unit then dials the main computer center for verification and interfaces with a point of sales (POS) computer (see col. 13, 1-11).

While Fig. 8 of *Pitroda* teaches various arrangements for interconnecting a UET card with a CIU unit, each arrangement requires that the CIU communicate with the main computer center for

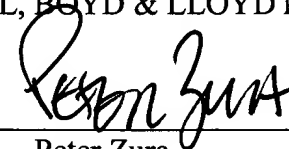
verification of the UET card (see col. 13, lines 17-42). Thus, *Pitroda* teaches that the UET card be in communication with a main computer to perform its intended transactions, which is what the present invention seeks to avoid. Also, *Pitroda* discloses the system as reading information such as a cash balance, credits, and debits (col. 3, lines 41-53), however, *Pitroda* is wholly silent with regard to "utilization history data" as claimed in the present invention. While *Pitroda* discloses the UET card as recognizing a transactional record *as to that particular transaction* (col. 5, lines 34-63), the system in *Pitroda* cannot process the utilization history data of the user with regard to a particular money terminal. While *Pitroda* teaches that the central system may record transactional information, (col. 4, lines 32-35) there is no teaching that shows the utilization history data as being used for authorizing and processing withdrawals among the money terminals. The electronic money terminals of the present invention reads the utilization-history data when electronic money data is withdrawn from the information card for authorization for withdrawing the money data, without communicating with a centralized computer center. For this reason, independent claims 10 and 11 and, and their respective dependent claims are allowable over *Pitroda*.

In light of the above, Applicants respectfully submit that the present application as now claimed are both not anticipated and non-obvious over the art of record. Accordingly, Applicants respectfully request that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

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